Certificate Number: 15111-PAW-DE-035888525

Bankruptcy Case Number: 19-24141



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 3, 2021</u>, at <u>5:55</u> o'clock <u>PM EDT</u>, <u>Michael S. Walters</u> completed a course on personal financial management given <u>by internet</u> by <u>BE Adviser, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western</u> District of Pennsylvania.

Date: August 3, 2021 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education